

**Appl. No.** : **09/942,983**  
**Filed** : **August 30, 2001**

### **AMENDMENTS TO THE CLAIMS**

1-156. (Canceled)

157. (Previously Presented) A method of using a loan prepayment score calculation to determine whether to extend a home equity line of credit to a loan applicant, the method comprising:

collecting information about a home equity line of credit for which a loan applicant is applying;

collecting information about the loan applicant;

transmitting the home equity line of credit information and the loan applicant information;

receiving a calculated loan prepayment score that is a function of time and prepayment propensity, wherein the loan prepayment score indicates a predicted propensity of the loan applicant to prepay the home equity line of credit;

determining, based at least in part on the loan prepayment score, whether to extend a home equity line of credit to the loan applicant.